Please amend claims 13, 28 and 43 as follows:

13.___ (Amended) A wireless financial transaction system, the system comprising:

a financial transaction device compatible with a public switched telephone system and which transmits financial signals indicative of a financial transaction and receives authorization signals indicative of the authorization or denial of [a] said financial transaction, said signals transmitted and received by said financial transaction device having a first signal format compatible with said public switched telephone system;

a wireless adaptor coupled to said financial transaction device to receive said financial signals from said financial transaction device in said first signal format and to convert said financial signals from said first signal format to a second signal format different from said first signal format and incompatible with said public switched telephone system, said wireless adaptor also converting said authorization signals from said second format to said first format and transmitting said authorization signals in said first format to said financial transaction device;

a first wireless modem coupled to said wireless adaptor to communicate with said wireless adaptor using said second signal format;

a second wireless modem;

a wireless transmission system for transmitting signals from said first wireless modem to said second wireless modem and for transmitting signals from said second wireless modem to said first wireless modem;

a first communications means coupled to said second wireless modem;

a second communications means;

an authorization processor coupled to said second communications means, said authorization processor receiving signals indicative of [a] said financial transaction via said second communications means and transmitting signals indicative of the authorization or denial of [a] said financial transaction via said second communications means; and

a host computer coupled to said first communications means and said second communications means, said host computer receiving said signals indicative of [a] said financial transaction from said financial transaction device via said wireless adaptor, said first

wireless modem, said wireless transmission system, said second wireless modem and said first communications means, said host computer further transmitting to said authorization processor said signals indicative of [a] said financial transaction via said second communications means, said host computer further receiving said signals indicative of the authorization or denial of [a] said financial transaction from said authorization processor via said second communications means, said host computer further transmitting said signals indicative of the authorization or denial of [a] said financial transaction to said financial transaction device via said first communications means, said second wireless modem, said wireless transmission system, said first wireless modem and said wireless adaptor.

28.   (Amended) A wireless financial transaction system, said system comprising:

a financial transaction device compatible with a public switched telephone system and which transmits and receives signals indicative of a financial transaction [and receives signals indicative of the authorization or denial of a financial transaction];

a wireless adaptor having an audio frequency modem and coupled to said financial transaction device, said wireless adaptor receiving said signals from and transmitting said signals to said financial transaction device using said audio frequency modem, said wireless adaptor also including a data transmission interface to receive and transmit digital data signals, said wireless adaptor processing said signals received from said financial transaction device using said audio frequency modem to generate said digital data signals for transmission using said data transmission interface and processing said digital data signals received by said data transmission interface to generate said signals for transmission to said financial transaction device using said audio frequency modem;

a first wireless modem coupled to said data transmission interface of said wireless adaptor;

a second wireless modem;

a wireless transmission system for transmitting signals from said first wireless modem to said second wireless modem and for transmitting signals from said second wireless modem to said first wireless modem;

a first communications means coupled to said second wireless modem;

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a second communications means;

a wireless network terminal coupled to said first communications means and said second communications means, said wireless network terminal receiving and transmitting digital data, said wireless network terminal operative to receive said digital data signals from said second wireless modem via said first communications means and re-transmit said digital data signals via said second communications means, said wireless network terminal being further operative to receive said digital data signals via said second communications means and re-transmit said digital data signals to said second wireless modem via said first communications means;

a third communications means;

an authorization processor coupled to said third communications means, said authorization processor receiving digital data signals indicative of [a] said financial transaction via said third communications means and transmitting digital data signals indicative of the authorization or denial of [a] said financial transaction via said third communications means; and

a host computer coupled to said second communications means and said third communications means, said host computer receiving said signals indicative of [a] said financial transaction from said financial transaction device via said wireless adaptor, said first wireless modem, said wireless transmission system, said second wireless modem, said first communications means, said wireless network terminal and said second communications means, said host computer further transmitting to said authorization processor said signals indicative of [a] said financial transaction via said third communications means, said host computer further receiving said signals indicative of the authorization or denial of [a] said financial transaction from said authorization processor via said third communications means, said host computer further transmitting said signals indicative of the authorization or denial of [a] said financial transaction to said financial transaction device via said second communications means, said wireless network terminal, said first communications means, said second wireless modem, said wireless transmission system, said first wireless modem and said wireless adaptor.

43.   (Amended) A method of operating a financial transaction device compatible with [the] a public switched telephone network and which transmits and receives signals indicative of a financial transaction [and which receives signals indicative of the authorization or denial of a financial transaction in a wireless manner], said method comprising the steps of:

receiving from the financial transaction device in a signal format compatible with the public switched telephone network the signals indicative of [a] the financial transaction using a phone line interface and communications processor;

converting the signals received using said phone line interface to digital data signals not compatible with the public switched telephone network;

transmitting said [received] converted signals indicative of [a] the financial transaction from said communications processor to a host computer via first and second wireless modems and associated communications means therefor;

transmitting said [received] converted signals indicative of [a] the financial transaction from said host computer to an authorization processor;

determining at [an] said authorization processor [the] an authorization or denial of [a] the financial transaction;

transmitting digital data not compatible with the public switched telephone network signals indicative of the authorization or denial of [a] the financial transaction from [an] said authorization processor to [a] said host computer;

receiving at [a] said host computer from [an] said authorization processor said digital data signals indicative of the authorization or denial of [a] the financial transaction;

transmitting said received digital data signals indicative of the authorization or denial of [a] the financial transaction from said host computer to said communications processor via [two] said first and second wireless modems and said associated communications means therefor;

converting said received digital data signals indicative of the authorization or denial of the financial transaction received from said host computer to signals compatible with the public switched telephone network; and